

Long-Term Disability Benefits

Benefits are offered through Mutual of Omaha (aka United of Omaha)

Long-Term Disability (LTD) provides a tax-free monthly income benefit if you become disabled and are unable to work due to illness or injury. This benefit provides financial protection when you need it most. For all elimination periods, the LTD benefit will be 60%. Once you decide to enroll in the plan, your only decision will be to choose the length of the elimination period. There are four choices for the elimination period; 2, 3, 6 or 9 months.

Newly eligible employees can elect LTD coverage within the first 30 days of eligible employment. You are not required to submit evidence of good health if you enroll during your initial eligibility period.

If you do not elect LTD during the first 30 days, you will need to complete the Evidence of Insurability form. Coverage will not be in effect until you have been approved by Mutual of Omaha.

Your cost for coverage is based on the elimination period you choose, as well as your age and salary as of July 1 of each year.



Evidence of Insurability (EOI)

Evidence of Insurability is a statement or proof of a person's physical condition. Any increase to your long-term disability will require EOI.

2014–15 Voluntary Long-Term Disability Rates

Elimination Periods & Monthly Rates (Rates Per \$100 of Monthly Covered Payroll)

Age	2 Months	3 Months	6 Months	9 Months
19 & Under	\$0.14	\$0.08	\$0.06	\$0.06
20 - 24	\$0.16	\$0.08	\$0.06	\$0.06
25 - 29	\$0.26	\$0.12	\$0.10	\$0.10
30 - 34	\$0.34	\$0.16	\$0.14	\$0.12
35 - 39	\$0.38	\$0.20	\$0.16	\$0.14
40 - 44	\$0.46	\$0.26	\$0.20	\$0.18
45 - 49	\$0.60	\$0.36	\$0.28	\$0.24
50 - 54	\$0.88	\$0.54	\$0.42	\$0.36
55 - 59	\$1.04	\$0.64	\$0.50	\$0.44
60 - 64	\$1.10	\$0.66	\$0.52	\$0.46
65 - 69	\$1.14	\$0.70	\$0.54	\$0.48
70 & Over	\$1.20	\$0.74	\$0.58	\$0.50